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11451.00

1. (Currently amended) A method ~~for providing a receipt to users of an Automated Teller Machine, ATM,~~ comprising:

a) using an Automated Teller Machine, ATM, to transmit receipt information, which describes transactions undertaken by users of the ATM, to a host terminal which is controlled by a bank and which controls functionality of the ATM

~~receiving at a host terminal, which is controlled by a bank and which controls functionality of the ATM, receipt information from the ATM, which receipt information describes transactions undertaken by the users at the ATM;~~

b) for each of said transactions, using the host to induce printing of an image (20) of a receipt using respective receipt information which was received by the host, such that the printing comprises adding said image (20) to a paper document (18) which contains transaction listings (22); and

c) including the receipt images (20) in monthly paper customer bank or account statements (18) sent to the users.

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2. (Original) A method as claimed in claim 1, further comprising defining a format or layout for the receipt image using a template or form.

3. (Previously presented) A method as claimed in claim 2, further comprising storing the template or form at the ATM, and sending the receipt information in or with the template to the host terminal.

4. (Original) A method as claimed in claim 2, further comprising storing the template or form at the host terminal, and using the receipt information and the template or form to create the receipt image.

5. (Original) A method as claimed in claim 4, wherein a plurality of templates are stored at the host terminal.

6. (Cancelled)

7. (Previously presented) A system for providing a receipt to a user, the system comprising:

- a) an Automated Teller Machine, ATM, which
  - i) undertakes a transaction with the

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user and

ii) generates receipt information which describes the transaction;

b) a host which

i) is controlled by a bank and controls functionality of the ATM

ii) receives the receipt information from the ATM;

iii) prints an image of a receipt using the receipt information; and

iv) causes the receipt image to be included in a monthly customer bank or account statement sent to the user.

8. (Original) A system as claimed in claim 7, further comprising a template or form for defining a format or layout for the receipt image.

9. (Previously presented) A system as claimed in claim 8, wherein the template or form is stored in the ATM, and the ATM is operable to send the receipt information in or with the template or form to the host terminal.

10. (Currently amended) A system as claimed in claim 8,

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wherein the template or form is stored in the host, and the host is operable to generate the receipt image by including the receipt information received from the ~~point of sale or self service terminal~~ ATM in the template or form.

11. (Cancelled)

12. (Currently amended) A financial system, comprising:

a) a host computer which is controlled by a bank;

b) an Automated Teller Machine, ATM, which is controlled by the host computer and which includes

i) a communication link connecting with the host computer, and

ii) a receipt image template which describes layout of receipt-type information for a transaction with a customer, which information includes

A) date of transaction,

B) amount of transaction,

C) identity of ATM, and

D) account number involved in the transaction;

iii) a computing system which

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- A) undertakes a transaction with a user,
- B) creates receipt-type information which describes the transaction, and
- C) transmits the receipt-type information to the host computer,

in which financial system the host computer

- A) prints a receipt image using (1) the receipt-type information and (2) the template, and
- B) includes the receipt image in a monthly paper account statement sent to the customer.

13. (Currently amended) ~~A method of operating an automated teller machine (ATM) to provide an ATM customer carrying out an ATM transaction at the ATM with an ATM transactional receipt, the~~

A method comprising:

- a) using an Automated Teller Machine, ATM, at which a customer carries out an ATM transaction, to generate ~~generating~~ receipt information associated with the ATM transaction;

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- b) using a printer to print printing an image of the an ATM transactional receipt based upon the receipt information associated with the ATM transaction, such that the image is added to a paper document (18); and
- c) delivering the image of the ATM transactional receipt to the ATM customer, along with a paper monthly bank statement delivered to the customer.

14., 15. (Cancelled)

16. (Currently amended) ATM according to claim 11, in which the ATM prints no receipts for customers at any time.

17. (Previously presented) ATM according to claim 11, in which the ATM contains no printer which prints receipts for customers.

18. (Currently amended) An ATM according to claim 12, in which the terminal prints no receipts for customers at any time.

19. (Previously presented) An ATM according to claim 12, in which the terminal contains no printer which prints receipts for

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customers.

20. (Currently amended) ATM according to claim 15, in which the ATM prints no receipts for customers at any time.

21. (Previously presented) ATM according to claim 15, in which the ATM contains no printer which prints receipts for customers.